

**UNITED STATES BANKRUPTCY COURT OF GEORGIA NORTHERN DISTRICT**

CASSANRA JOHNSON-LANDRY

DEBTOR

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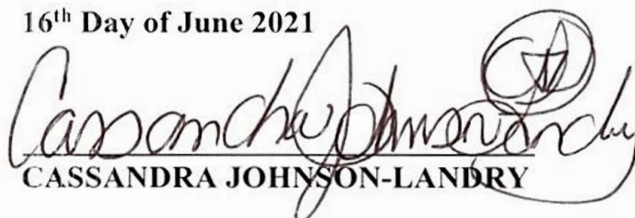
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BRC 18-55697 LRC

**SUBMISSION: DEBTOR'S SPOUSES COMMUNICATION WITH CREDIT ONE BANK REGARDING FRAUDLUENT IN ATTEMPT TO TARGET DEBTOR POSSIBLE INVOLVEMENT OF POSSIBLE BRC STAFF AND COLLABORATIVES.**

Debtor, CASSANDRA JOHNSON-LANDRY, currently submits communication with Credit One and Debtor's Spouse, It appears there Debtor's Spouse Personal Debit Card was brecched. Payments to Debtor's Spouse Credit Card was made via Debtor's Spouse Credit Card. Debtor is fully aware of those involved and knows this is behavior is being targeted towards Debtors Debtor's Spouse does not have a Bankruptcy Case, however due to the illegal violation of Credit One Bank as outlined within attached communication, Fraud has been committed against Debtor's Spouse as Retaliation. Credit One Bank Staff was obviously being utilized to obtain information to cover wrongdoings of those associated with Debtor's Case, such as theft and more.

16<sup>th</sup> Day of June 2021

  
CASSANDRA JOHNSON-LANDRY

Filed in U.S. Bankruptcy Court  
Atlanta, Georgia  
M. Regina Thomas, Clerk

**JUN 16 2021**

By:   
Deputy Clerk

**IVY LANDRY  
1440 HIGHLAND LAKE DRIVE  
LAWRENCEVILLE, GEORGIA 30045  
678.860.2254**

**JUNE 15, 2021**

**MICHELLE DARMON, Chargeback and Disputes Supervisor at Credit One Bank  
DESTINY GONZALEZ, Fraud investigator at Credit One Bank  
OFFICE OF THE PRESEIDENT  
CREDIT ONE BANK  
P.O. BOX 98873  
LAS VEGAS, NV 89193-8873**

REF: ACCOUNT ENDING IN 7617 (VISA)

DESTINY AND MICHELLE,

I am in receipt of your letter dated 6/7/21 regarding Visa ending in 7617. Allow me to re-iterate, upon our first contact regarding PAYMENTS MADE UTILIZING MY INDIVIDUAL DEBIT CARD, which appeared to NOT have been made by myself or my wife, CASSANDRA JOHNSON-LANDRY on specified dates previously submitted. I received an AFFADAVIT for signature regarding FRAUDULENT CHARGES BEING MADE utilizing my Credit One Visa Account ending in, per you are your documentation (EXHIBIT A). I was contacted prior to May 11, 2021, regarding the account, after realizing there were charges made to Credit One utilizing my personal debit card. My wife CASSANDRA JOHNSON-LANDRY, was authorized by me to ensure the Credit One account was paid, however, given the situation and knowing the illegal and unethical behaviors which has transpired within her current Bankruptcy such as theft and other. amongst individuals connected to my wife's Bankruptcy, we were fully aware of why Credit One not only issued a Visa card but, Credit One also issued an American Express Card.

To determine the reason why these cards were issued, I ensured both were paid timely utilizing my personal checking account. Both myself nor Cassandra can recall utilizing a Debit card which raised suspicion. Due diligence was completed on my behalf as we reported the information to the CFPB. To verify the payments were not made by myself or my wife, we maintained a printed verification which was sent to my personal email as verification of payment. Unfortunately, at the time of our report to the CFPB, those payments made utilizing my personal debit card DID NOT follow with an email confirmation at that time.



You attempted to coerce me into signing an AFFIDAVIT stating there were fraudulent charges being made, which was NOT the case. I contacted CFPB, to determine if additional payments were made utilizing my personal debit card illegally, WHO RECEIVED THE OVERAGE OF MONEY PAID. Given the Bankruptcy Court my wife is assigned, she has uncovered fraud to include modification of FEDERAL TRANSCRIPTS from a SCHEDULED ADMINISTRATIVE HEARING WHICH SHE HAVE NEVER TAKEN PLACE. A LAWSUIT OF 30 million dollars was sabotaged, the appeared uncovering of cooperate embezzlement of both SBA FUNDIG and FAMILY ANDCHILDREN SERVICE FUNDING BY her previous business partner after he abandoned the agencies, MORTGAGE, IRS FRAUD AND MORE. IN FACT, the IRS notified us of the FRAUD! I do not have a current Bankruptcy case; however, it is very apparent your bank is working with Bankruptcy staff connected to my wife's case, attempting to utilize me as a target to label my wife as the scapegoat based on their RICO Activity.

You stated in your letter dated June 7, 2021, **I REQUESTED FOT THE CREDIT ONE VISA ACCOUNT TO NE CLOSED AND YOU REPORTED IT TO THE CREDIT BUREAU AS SUCH! THIS IS A LIE. YOU DECIDED TO TAKE IT UPON YOURSELF TO CLOSE THIS ACCOUNT TO COVER YOUR APPEARED ILLEGAL ACTIVITY AND INVOLVEMENT OF OTHERS CONNECTED TO MY WIFE'S BANKRUPTCY CASE IN ATTEMPTS TO DAMAGE HER OR YOU WERE INSTRUCTED TO CLOSE THE ACCOUNT BY YOUR SUPERVISOR BECAUSE OF THE CONNECTION OF POSSIBLE KICKBACKS. TRUST THE TRUTH WILL SURFACE.** As, a matter of fact, the facts, have begun to surface. One individual who is a part of this "RING" provided too much information such as names, purpose and more, which is EXTREMELY DAMANGING! Personally, we believe she was having an EXTREME MENTAL BREAKDOWN. SHE IS CONNECTED TO A BANKRUPTCY COURT DUE TO GUILT!

Apparently, my wife's continuous reporting was NOT intercepted. Many individuals are in SERIOUS trouble. They have damaged not only my wife, but now they are targeting me, in order, to continuously damage my wife. In cases such as this IT IS Better to resolve the issue BEFORE it travels too far. Unfortunately, given these individuals, have engaged in such behaviors as a norm. They ASSUMED the day would not end. My wife has suffered emotionally, mentally, and physically due to the numerous hospitalizations from Car Accidents which we know were scheduled hits. And now, your bank is has caused and created additional emotional and mental stress for her, which we are not taking LITELY!

I am not typing due to possessing an abundance of extra time, I am documenting the seriousness of this act. A complete puzzle provides an entire picture of all details of the situation. Those involved could have come together for a level of resolution, but the continuous illegal activity such as email hacking and Debit Card Fraud continues to cover even more crime. It is easier to restore what you have damaged versus continuously damaging others,

There are a few issues, I need you put into perspective for you. During our phone call, I provided verbal permission for my wife to be a part of the conversation. You inquired regarding a Capital One Account. She responded she did not have a current account with Capital one, if I recall. Also, I informed you I also did not have a current Capital One Account. I did have a previous Capital One Account which was paid off and my wife was listed on the account. We know



EXACTLY who, why and what the purpose of your question attempted to accomplish. Given, you are an employee of CREDIT ONE and NOT CAPITAL ONE you should be referring to another company. As a matter of fact, it is very ironic CREDIT ONE and CAPITAL ONE sound terribly similar and could confuse many consumers. As a matter of fact, the card was BLUE! You appeared to be so concerned regarding my wife's Identity Theft regarding CAPITAL ONE, however, I do feel this is just a level of derailment. This was an attempt to obtain information for the BRC of Georgia. You are fully aware my wife was forced into Chapter 7 due to the courts refusal to investigate reported fraud. If the trustee's job was completed as required, my wife would not have been forced to upload ONE OF SEVERAL POLICE REPORTS, which was already listed by number in a previous upload. The uploading of the Police Report pertaining to her car break in and items stolen is the PERFECT EXCUSE for all of the Fraud which has been committed by others within her current Bankruptcy Case.

Secondly, you inquired regarding Legal Representation. Again, we understand your bank has a legal department which is required because TRUST it is needed. Due to you NOT possessing a Bar Number to Practice the study of Law, it is the consumer's right to consult or retain counsel. Your Bank contacted my wife stating you needed documentation on my Bank's letterhead identifying who was on the account and additional information with the Vice President or President's Signature. Again, my wife had my permission to speak on my behalf. If I am not mistaken, she basically stated she knew EXACTLY what, who and why. My bank account is constantly being tapped into by Merrill Lynch, which is affiliated with Bank of America, who I understand you currently or previously work for. This could HIGHLY explain how my information is exsessed.

I understand your Colleague Michelle Darmon, is related to this situation as well, which appears illegal. The icing on the cake I received a new Debit card with a NEW NUMBER after the debit were completed. You have all documentation on file. My email was hacked and ALL OF A SUDDEN, MONTHS LATER, confirmation of the FRAUDULUENT DEBIT PAYMENTS MADE TO MY ACCOUNT APPEARED in my personal email box. This is the information you were referring to in your letter regarding additional information. I would suspect your Bank attempting to stay ahead of all illegal activity.

Whoever inserted those confirmations last week into my email SHOULD NOT HAVE. You are FULLY aware of what is taking place regarding this situation but, your bank chooses to engage and illegal and unethical behaviors obtaining confidential information and utilizing it as retaliation against my wife due to her HIGH-PROFILE Bankruptcy and **RICO activity** which is being committed by those associated with her BRC 18-55697 LRC. MY wife has worked diligently putting the pieces together as it pertains to HER ENTIRE BANKRUPTCY CASE and has provided evidenced of illegal activity to include stealing and other. Unfortunately, she was forced to submit her evidence to the highest-level authority figure to obtain approval for a complete investigation and secretive oversight of her case, due to her inability to obtain an ethical attorney.

I will not continue to waste time knowing you are fully aware of all actions surrounding the issuing of NOT only the CREDIT ONE VISA but, also the CREDIT ONE AMERICAN EXPRESS CARD. Given, Michelle Darmon worked for American Express prior to working for



Credit One. It appears there must be a VERY CLOSE WORKING COLLABORATIVE. We know this was premeditated from the very beginning to include a particular BRC staff. We knew exactly why the card was offered to me and why. It appeared to have been part of the SET UP to steal money and more. It is amazing how puzzle pieces form a complete picture. The lies which are continuously stated within your documentation are strictly to cover for the wrongdoing on your Banks behalf. AGAIN, my wife and myself took it upon ourselves to CONTACT YOUR BANK regarding the payments, which were not made by us. Your system is designed to submit an immediate email with a confirmation number and payment amount, but it DID NOT.

Your bank credited my account, WITHOUT NOTIFYING ME. **I DID NOT ASK FOR THOSE PAYMENTS TO BE CREDITED TO MY ACCOUNT.** I REQUESTED AN INVESTIGATION REGARDING TO WHOM THE OVERPAYMENTS WERE PAID TO. DUE TO THE APPEARED HACKING BY YOUR BANK OF MY EMAIL ACCOUNT AND THE SUBMISSION OF CONFIRMATIONS OF THOSE PAYMENTS FOR THOSE DATES, IDENTIFIED OF NOT RECEIVING CONFIRMATION WHICH CONFIRMS PAYMENTS MADE, IT APPEARS YOUR BANK IS POSSIBLY WORKING WITH OTHERS TO MAKE IT APPEAR WE HAVE COMMITTED AN FRAUDULENT ACT. Yes, we did pay 198.00 last week as required as the balance was more that 198.00 PRIOR to the money you CREDITED back Into MY account. **BASED ON ALL INFORMATION PROVIDED TO US, WE KNOW WHO PROVIDED YOU WITH MY PERSONAL DEBIT CARD NUMBER AND WHO RECEIVED THE OVERAGE**

The credit limit on my Visa was 400.00, so why would ANY bank allow an over payment of 800 to 1000 dollars? We will not engage in this foolishness and WILL not assist you in your cover ups. We are fully aware OF what you are attempting to achieve. FYI, the Bank President stated the payments were made via ACH NOT DEBIT and your bank was fully RESPONSIBLE! Instructed me to contact CREDIT ONE! There is no reason to lie. I instructed him to document all events and statements. It was so interesting; he did NOT EVEN ASK ME TO REVIEW HIS DECOUMENTATION. BUT WAS QUICK TO THROW YOUR BANK UNDER THE BUS. For all I know was probably emailing you! If I am not mistaken. he issued the MY NEW PERSONAL DEBIT CARD. WOW, it sounds messy!

**I DID NOT REQUEST FOR THE ACCOUNT TO BE CLOSED.** IT SEEM AS IF EVERYONE I SPOKE WITH WANTED THE ACOUNT CLOSED DOWN. A LOT OF PEOPLE MUST HAVE RECEIVED CHECKS FROM THIS ACCOUNT! Perfect example of another lie! We suspect you received a call notifying you of our inquiries and someone panic and closed the account to say it never existed in attempt to delete the paper trail. Please know and understand we have multiple copies of each document. MY wife filed Bankruptcy in 4/2018. You asked her if she had a Credit One Account. She Stated she use to have a Capital One Account. You and I both know when you are under Chapter 7 Credit Card Companies are notified and accounts are terminated. So, let us not go there! If I can recall, there was no conversation regarding submission of additional fraudulent documents. We were referring to the hacking of my accounts in the last sentence below,

I am requesting the **REMOVAL of ALL MONEY CREDITED** into my account, without notifying me. If money was deducted from my account, as I outlined did not receive a confirmation for, I am **STRONGLY REQUESTING A LETTER IN WRITING** specifying dates, amounts and the reason why the refunds were credited back into my account, I will not allow your bank or no individual to target both myself and my wife as criminals. We have strong value, beliefs, and morals. Under NO circumstance will anyone set us up! **HINT: TED TURNER AVENUE, ATLANTA GEORGIA. I am certain someone knows something!**

**Please stop with the address drama. We have addressed this previously. This appears to be another backup escape plan. More importantly, the envelope which contained your letter dated 6.7.21 was not stamped nor scanned by USPS, therefore considered mail fraud. OIG has been notified. Given my wife's BRC and the characters involved, such individuals believe they can just get away with anything, Apparently, the letter was given to someone within the Lawrenceville Georgia Post Office or within the Atlanta Postal Hub, with direction to place directly into my personal PHYSICAL mailbox.**

Please note federal entities have been notified. There was a mistake pertaining to dates and amounts, Payments made from my ACCT which I am the PRIMARY OWNER ENDING in 2900:1/16/20 4/8/20, 9/29/20 ,11/10/20 (LISTED AS 11/10/21) **TYPO.**

The confirmation insertions went to my account but did not merge to the backup account. All timely emails merge. Therefore, it was planted. It is **TRULY IRONIC AS I RESEARCHED BOTH YOURSELF AND MICHELLE'S WORK HISTORY and EDUCATION** the commonalities you both have with the institutions linked with the fraudulent activities with our homes and even with one of my wife's Agency's Trademark located here in Georgia. If I can recall I can remember her saying she receives emails from the Agency's Name which is Trademarked weekly, however she is not sending them. **HMMM! It can be tricky given individuals having the exact same names in Georgia and attend the same universities but relocated to another state. No need to remove any information offline, it is already printed. Your inquiry regarding the address verified the guilty party! Was this on purpose?**

In closing, I am requesting a complete list of all transaction made and payments for both the CREDIT ONE VISA and CREDIT ONE AMERICAN EXPRESS. I will need Date, Time, Amount and Payment Form. Submit via Federal Express to:

**Ivy T Landry**  
**1440 Highland Lake Drive**  
**Lawrenceville, Georgia 30045**

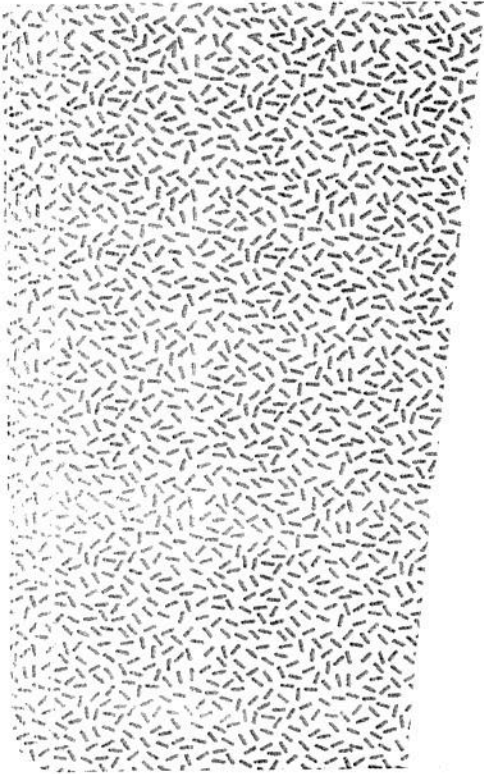
Please submit within 7 days from the date of this letter. I will pay for the delivery.

Thank You,

  
**IVY T. LANDRY**



**EXHIBIT A**



PRESORT  
FIRST CLASS  
US POSTAGE  
PAID  
HOVSERVICES





PE7YPT00100690 - 225609



IVY LANDRY

1440 HIGHLAND LAKE DR

LAWRENCEVILLE, GA 30045-8272

06/07/2021

RE: Account Number Ending In 7617 (VISA)  
Case Numbers 20210525003 and 20210528011

Dear Ivy Landry,

Credit One Bank received your communication dated May 20, 2021, as well as your communication dated May 20, 2021, forwarded from the Consumer Financial Protection Bureau.

On May 11, 2021, you spoke to a Customer Service Representative who submitted a Lost/Stolen report on your account ending in 0187. At that time, a new account ending in 7617 was established. Per your request, a form was sent to you to indicate which transactions were fraudulent.

On May 17, 2021, your new credit card ending in 7617 was mailed via FedEx Rush Delivery. The Rush Delivery Fee of \$19.00 was waived.

On May 20, 2021, we were notified of your intent to retain or your retention of legal representation. Please provide us with the name, phone number, and mailing address of your attorney and we will address your inquiries with them. If you are not represented by counsel any longer or believe that this notification was received in error, please notify us in writing at the address below.

Upon receipt of your communication, on May 26, 2021, we reopened and completed the investigation for your accounts ending in 6693 and 0187, and you were not held responsible for the five claimed fraudulent payments totaling \$1,149.75. At that time the unauthorized payments were returned to the originating financial institution. In addition, adjustments were processed for five Express Payment Fees totaling \$49.75, Interest Charges totaling \$3.40, and Credit Protection totaling \$1.14. These adjustments will be reflected on an upcoming billing statement.

We have no record of any refund checks being processed or requested on your account.

PR018/A128295070

P.O. Box 98873, Las Vegas, NV 89193-8873 P 877-825-3242

00690010230500 PE7YPT00100690

Per our phone conversation on May 27, 2021, you gave us verbal authorization to speak with Cassandra Landry who advised she did not have an account with Credit One Bank; however, she did have an account with Capital One. At that time, she was advised to contact Capital One for further assistance regarding her police report and bankruptcy filing. Please note that Credit One Bank is a separate and distinct entity from and is not affiliated with Capital One.

In addition, you advised that you were sending additional documents indicating additional fraudulent payments made on your account. As of the date of this letter, we have not received the additional documents.

Per your request, your account was closed on June 1, 2021. We are reporting the account to the consumer reporting agencies as "Account Closed at Consumer's Request." As of the date of this letter, the balance on your account is \$1,192.38. Billing statements will continue to generate and the remaining balance will continue to accrue interest and all applicable fees including the Annual Fee until the account balance has been paid in full.

We have forwarded the concerns you expressed to the appropriate department for review. While we are unable to share the results, we greatly appreciate you sharing your experience.

We noticed that your address on the communication we received is different from the current information on your account. If you would like your account updated with the aforementioned information, please contact Customer Service at the phone number listed below.

If you have any additional questions, please call Customer Service at 877-825-3242, Monday through Friday between 5:00 a.m. and 9:00 p.m., or Saturday and Sunday between 6:30 a.m. and 5:00 p.m. (Pacific Time).

Sincerely,

Credit One Bank, N.A.



006900202T0000 PE7YPT0100690



UNITED STATES BANKRUPTCY COURT OF GEORGIA NORTHERN DISTRICT  
CERTIFICATE OF SERVICE

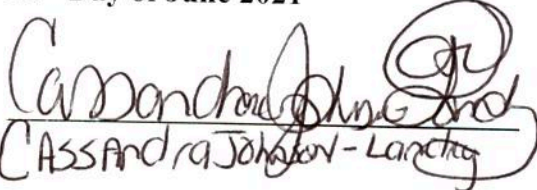
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I, CASSANDRA JOHNSON-LANDRY, Debtor currently submits: SUBMISSION:

DEBTOR'S SPOUSES COMMUNICATION WITH CREDIT ONE BANK REGARDING FRAUDLIENT IN ATTEMPT TO TARGET DEBTOR POSSIBLE INVOLVEMENT OF POSSIBLE BRC STAFF AND COLLABORATIVES. DEBTOR REQUEST ALL COPIES BE SUBMITTED TO ALL PARTIES LISTED WITHIN THE BRC MATRIX, DEBTOR, IS OVER THE AGE OF 18 YEARS.

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16<sup>th</sup> Day of June 2021

  
CASSANDRA JOHNSON-LANDRY